

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GREGGORY MICHEL
MELANIE MICHEL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-23662 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/05/2015 and confirmed on 11/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		177,068.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		177,068.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	7,994.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,794.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC Acct: 4782	0.00	65,166.34	0.00	65,166.34
	DOLLAR BANK FSB(*) Acct: 3464	7,637.30	7,637.30	0.00	7,637.30
	PENNYMAC LOAN SERVICES LLC Acct: 4782	1,554.15	1,554.15	0.00	1,554.15
	NAVIGANT CREDIT UNION Acct: 2920	9,566.47	9,566.47	984.52	10,550.99
	PNC BANK NA Acct: 0808	8,991.81	8,991.81	344.84	9,336.65
	PNC BANK NA Acct: 3044	11,220.76	11,220.76	1,171.71	12,392.47
	EVERBANK(*) Acct: 9150	10,513.88	10,513.88	1,096.83	11,610.71
					118,248.61

Priority					
	BRAD HAMRIC PC Acct:	0.00	0.00	0.00	0.00
	GREGGORY MICHEL Acct:	0.00	0.00	0.00	0.00
	BRAD HAMRIC PC Acct:	2,800.00	2,800.00	0.00	0.00
	EVERBANK(*) Acct: 9150	0.00	0.00	0.00	0.00
	EVERBANK(*) Acct: 9150	1,298.00	1,298.00	0.00	1,298.00
	RONDA J WINNECOUR PA ID #30399** Acct: \$/OE	87.10	87.10	0.00	87.10
					1,385.10

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 2526	1,761.83	1,700.40	0.00	1,700.40
	AFC FIRST FINANCIAL CORP	1,899.46	1,833.23	0.00	1,833.23

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,115.09	1,076.22	0.00	1,076.22
Acct: 4681					
	DISCOVER BANK(*)	3,023.13	2,917.73	0.00	2,917.73
Acct: 2592					
	FIRST NATIONAL BANK OF OMAHA(*)	1,829.79	1,765.99	0.00	1,765.99
Acct: 9437					
	CAPITAL ONE NA**	1,935.00	1,867.54	0.00	1,867.54
Acct: 1626					
	BILL ME LATER INC A/S/F SYNCHRONY B,	662.38	639.29	0.00	639.29
Acct: 3540					
	PNC BANK NA	3,341.15	3,224.67	0.00	3,224.67
Acct: 5834					
	GECC/SAMS CLUB++	0.00	0.00	0.00	0.00
Acct:					
	PORTFOLIO RECOVERY ASSOCIATES, LL	11,205.06	10,814.41	0.00	10,814.41
Acct: 3572					
	MIDLAND FUNDING LLC	8,682.69	8,379.98	0.00	8,379.98
Acct: 6730					
	MIDLAND FUNDING LLC	5,109.95	4,931.80	0.00	4,931.80
Acct: 1792					
	MIDLAND FUNDING LLC	6,347.42	6,126.13	0.00	6,126.13
Acct: 1792					
	PNC BANK NA	473.37	456.87	0.00	456.87
Acct: 8704					
	PORTFOLIO RECOVERY ASSOCIATES, LL	938.27	905.56	0.00	905.56
Acct: 3671					
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
Acct:					
	MCCABE WEISBERG & CONWAY PC (FOF	0.00	0.00	0.00	0.00
Acct:					

46,639.82

TOTAL PAID TO CREDITORS

166,273.53

TOTAL CLAIMED

PRIORITY 1,385.10

SECURED 49,484.37

UNSECURED 48,324.59

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

GREGGORY MICHEL
MELANIE MICHEL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23662 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Greggory Michel
Melanie Michel
Debtor(s)

Case No. 15-23662-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 28, 2020

User: jfur
Form ID: pdf900

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	#+ Greggory Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
jdb	+ Melanie Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14185644	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, PA 33631-3785
14117592	+ Bank of America, Box 31785, Tampa, FL 33631-3785
14117590	+ Best Buy, Box 6204, Sioux Falls, SD 57117-6204
14155284	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14117604	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Sears, Box 183082, Columbus, OH 43218
14117595	+ Dollar Bank, Box 8469, Canton, OH 44711-8469
15208417	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176125	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176124	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14117596	+ Even Home Mortgage, Box 530579, Atlanta, GA 30353-0579
14117597	+ First National Bank of Omaha, Box 2557, Omaha, NE 68103-2557
14163829	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14117599	+ Navigant Credit Union, 1005 Douglas Pike, Smithfield, RI 02917-1206
14297977	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14125513	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14117601	+ PNC, Box 3429, Pittsburgh, PA 15230-3429
14140363	+ PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
14177510	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14117602	PNC Bank, Box 856177, Atlanta, GA 30353

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncemail@w-legal.com	Oct 29 2020 02:38:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14117591	+ Email/Text: servicing@afcfirst.com	Oct 29 2020 02:39:00	AFC First Financial, Box 3558, Allentown, PA 18106-0558
14162547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 29 2020 02:37:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14117593	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:07:44	Capital One, Box 71083, Charlotte, NC 28272-1083
14141239	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:06:54	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

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14117594	+ Email/Text: mrdiscen@discover.com	Oct 29 2020 02:37:00	Discover, Box 71084, Charlotte, NC 28272-1084
14121924	Email/Text: mrdiscen@discover.com	Oct 29 2020 02:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14117598	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 29 2020 02:37:00	Kohls, Box 2983, Milwaukee, WI 53201-2983
14177419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:08:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14117600	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:04:17	Pay Pal Credit, Box 105658, Atlanta, GA 30348-5658
14952544	+ Email/Text: bncmail@w-legal.com	Oct 29 2020 02:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14117603	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:04:17	Sams Club, Box 530942, Atlanta, GA 30353-0942
14117605	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:06:08	Synchnony Bank, Box 960061, Orlando, FL 32896-0061
14177772	Email/Text: BKMail@tiaabank.com	Oct 29 2020 02:37:00	EverBank, 301 West Bay Street, Jacksonville, FL 32202

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, N.A.
cr		EverBank
cr		EverBank
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		Pennymac Loan Services, LLC
cr	*	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14177526	*+	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14174852	*+	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

TOTAL: 7 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: jfur

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Date Rcvd: Oct 28, 2020

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Total Noticed: 36

Alexandra Teresa Garcia	on behalf of Creditor EverBank ecmail@mwc-law.com ecmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor EverBank ecmail@mwc-law.com ecmail@ecf.courtdrive.com
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brad L. Hamric	on behalf of Joint Debtor Melanie Michel hamriclaw@comcast.net
Brad L. Hamric	on behalf of Debtor Gregory Michel hamriclaw@comcast.net
Celine P. DerKrikorian	on behalf of Creditor EverBank ecmail@mwc-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jerome B. Blank	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Bank of America N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul William Cressman	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A. pawb@fedphe.com

TOTAL: 16